

Case Name: Patricia Stewart

)  
) Case No. 16-16768-MDC-13  
)  
)  
)

Debtor(s).

**NOTICE OF MORTGAGE PAYMENT CHANGE**

PLEASE BE ADVISED that on 2/8/2017 (the “Notice Date”), pursuant to Federal Rule of Bankruptcy Procedure 3002.1(b) (the “Bankruptcy Rules”), Capital One N.A. filed a Notice of Change of Mortgage Payment (the “Notice”). The Notice was filed due to a post-bankruptcy change in payment on the Debtor’s principal place of residence. A copy of the Notice is attached hereto.

The filing of this Notice, via the Court’s Electronic Filing system, constitutes service upon the Chapter 13 Trustee and counsel for the Debtor(s), pursuant to Bankruptcy Rule 3002.1 and any and all applicable Bankruptcy Rules. Further, a copy of the Notice was served upon the Debtor(s) on the Notice Date, at the address listed below, by First Class U.S. Mail, postage prepaid.

Patricia Stewart  
465 Ambler Road  
Fort Washington, PA 19034

Date: 2/8/2017

By: /s/ Marian Garza

Marian Garza, Ascension Capital Group, Inc.  
Authorized Agent for Capital One N.A.

**Fill in this information to identify the case:**

Debtor 1 Patricia Stewart  
Debtor 2 \_\_\_\_\_  
(Spouse, if any)  
United States Bankruptcy Court for the: Eastern District of Pennsylvania  
(State)  
Case number 16-16768-MDC-13

**Form 410S1**  
**Notice of Mortgage Payment Change**

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Capital One N.A.

Court claim no. (if known): \_\_\_\_\_

Last four digits of any number  
you use to identify the debtor's  
account: XXXXX9941

Date of payment change:  
Must be at least 21 days after date of \_\_\_\_\_  
this notice 12/1/2016

New total payment: \$ 7,928.34  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \_\_\_\_\_

New escrow payment: \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 3.3750%

New interest rate: 4.0000%

Current principal and interest payment: \$ 2,868.75

New principal and interest payment: \$ 3,400.00

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☐ I am the creditor

☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Valerie Burley

Date 2/8/2017

Signature

Print:

Valerie Burley

First Name Middle Name Last Name

Title: Claims Processor

Company

Ascension Capital Group

Address

P.O. Box 201347

Arlington

City

TX

State

76006

Zip Code

Contact phone

(888) 455-6662

Email



**Capital One, N.A.**  
P.O. Box 21887  
Eagan, MN 55121  
Office Hours: Weekdays 8 AM to 8 PM ET

September 19, 2016

Denis Stewart  
465 Ambler Rd  
Fort Washington, PA 19034

THIS NOTICE IS FOR INFORMATIONAL PURPOSES AND IS NOT A BILL

Your Loan Number is [REDACTED] 9941

Property Address: 465 Ambler Rd  
Fort Washington, PA 19034

Dear Denis,

**Changes to Your Mortgage Interest Rate and Payment on November 1, 2016**

Under the terms of your Adjustable Rate Mortgage (ARM), you had a 12 month period during which your interest rate stayed the same. That period ends on November 1, 2016 so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 12 month(s) for the rest of your loan term.

Check out the table for your new rate and payment.

	<b>Current Rate and Monthly Payment</b>	<b>New Rate and Monthly Payment</b>
Interest Rate	3.37500%	4.00000%
Principal	\$0.00	\$0.00
Interest	\$2,868.75	\$3,400.00
Escrow (Taxes and Insurance)	\$5,306.31	\$5,121.99
<b>Total Monthly Payment</b>	<b>\$8,175.06</b>	<b>\$8,521.99</b> Due 12/01/2016

Here's additional information about your Home Loan:

**Interest Rate:** We calculated your interest rate by taking a published "index" rate and adding a certain number of percentage points, called the "margin" (subject to rounding if applicable). Under your loan agreement, your index rate is 1.55011% and your margin is 2.50000%. The ONE YEAR LONDON INTERBANK OFFERED RATE is published every 1 day(s) in THE WALL STREET JOURNAL.



**Rate Limit(s):** Your rate can't go higher than 12.87500% or lower than 2.50000% over the life of the loan. Your rate for this adjustment may change by no more than 2.00000%. Your rate may change thereafter every 12 month(s) and subsequent rate adjustment limitations may vary according to the terms of your Note.

**New Interest Rate and Monthly Payment:** The table above shows your new interest rate and monthly payment. Your new payment is based on the ONE YEAR LONDON INTERBANK OFFERED RATE, your margin of 2.50000%, your projected loan balance of \$1,020,000.00, and your remaining term of 252 months.

**Interest-Only Payments:** Your new payment won't cover any principal. Therefore, making this payment won't reduce your loan balance.

**Prepayment Penalty:** None

**Escrow:** Your escrow payment, if any, is subject to change based upon actual disbursements.

This notice is being provided to you without prejudice to any prior notices you may have received.

Questions? Call us at 1-877-535-1212 weekdays, from 8 AM to 8 PM ET.

Thanks.

PCH2	9941	HPMT 05/01/12	PAYMENT CHANGE MAINTENANCE	02/07/17 10:25:53
D STEWART	1ST PMT 12/01/07	INV 037/010	TYPE CONV. RES.	ARM MAN B
	CUR PMT 05/01/12	PB 1020,000.00	IR 3.50000	GRP V32
-----* HISTORY OF PAYMENTS *-----				
PMT DT	04/01/16	06/01/16	10/01/16	12/01/16
IR	3.37500	3.37500	3.37500	4.00000
P&I	2,868.75	2,868.75	2,868.75	3,400.00
COUNTY	0.00	0.00	1,112.17	1,112.17
CITY	0.00	0.00	321.67	321.67
HAZARD	3,094.50	3,094.50	3,094.50	3,094.50
MI	0.00	0.00	0.00	0.00
LIEN	0.00	0.00	0.00	0.00
OS	2,288.08	2,211.81	0.00	0.00
MISC	0.00	0.00	0.00	0.00
A&H	0.00	0.00	0.00	0.00
LIFE	0.00	0.00	0.00	0.00
REPL	0.00	0.00	0.00	0.00
HUD	0.00	0.00	0.00	0.00
2 P&I	0.00	0.00	0.00	0.00
NET	8,251.33	8,175.06	7,397.09	7,928.34
PAYMNT				
CHANGE				
REASON				
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